

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

25-14261 BKMFR01  
BROCK & SCOTT, PLLC  
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Mount Laurel, NJ 08054  
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Attorneys for Freedom Mortgage Corporation

In Re:

JURDIA C GARRETT-HILL



Order Filed on July 15, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 24-12735-JKS

Hearing Date: June 26, 2025

Judge: JOHN K.  
SHERWOOD

Chapter: 13

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (4) is **ORDERED**.

**DATED: July 15, 2025**

A handwritten signature in black ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

Applicant:	<u>Freedom Mortgage Corporation</u>
Applicant's Counsel:	<u>Kimberly A. Wilson, Esquire, Brock &amp; Scott, PLLC</u>
Debtor's Counsel:	<u>David G. Beslow, Goldman &amp; Beslow, LLC, Esquire</u>
Property Involved ("Collateral"):	<u>1112 San Jose Dr, Glendora, NJ 08029</u>

Relief sought: ☒ Motion for relief from the automatic stay

☐ Motion to dismiss

☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 3 months, from April 1, 2025 to June 1, 2025.
- ☒ The Debtor is overdue for 3 payments at \$1,416.58 per month.
- ☐ The Debtor is assessed for \_\_\_\_\_ late charges at \$ \_\_\_\_\_ per month.
- ☐ Applicant acknowledges receipt of funds in the amount of \$ \_\_\_\_\_ received after the motion was filed.
- ☒ There is currently \$50.74 being held in Debtor's suspense account

**Total Arrearages Due: \$4,199.00**

2. Debtor must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \$ \_\_\_\_\_. Payment shall be made no later than \_\_\_\_\_.
- ☒ Beginning on July 1, 2025, regular monthly mortgage payments in the amount of \$1,416.58 shall resume.
- ☒ Beginning on July 15, 2025, additional monthly cure payments shall be made in the amount of \$699.83 for 5 months and \$699.85 for 1 month.
- ☐ The amount of \$ \_\_\_\_\_ shall be capitalized in the Debtor's Chapter 13 plan. Debtor shall file a Modified Plan within 15 days of entry of this Order.

3. Payments to the Applicant shall be made to the following addresses:

☐ Immediate payment:

\_\_\_\_\_  
\_\_\_\_\_

☒ Regular monthly payment:

\_\_\_\_\_  
Freedom Mortgage / Attn: Payment Processing  
11988 Exit 5 Pkwy., Bldg. 4  
Fishers, IN 46037-7939  
\_\_\_\_\_

☒ Monthly cure payment:

\_\_\_\_\_  
Freedom Mortgage / Attn: Payment Processing  
11988 Exit 5 Pkwy., Bldg. 4  
Fishers, IN 46037-7939  
\_\_\_\_\_  
\_\_\_\_\_

4. In the event of Default:

☒ If the Debtor fails to make any regular monthly mortgage payment or the additional monthly cure payment within thirty (30) days of the date it becomes due, then the Applicant may obtain an Order vacating, terminating, and/or annulling the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☒ If the bankruptcy case is dismissed or converted, this Agreement is void and the instant bankruptcy case will not act to impose the automatic stay against the Applicant's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$500.00, and costs of \$199.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Applicant within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

*rev.1/12/22*

In re:  
Jurdia C Garrett-Hill  
Debtor

Case No. 24-12735-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 15, 2025

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2025:

Recip ID	Recipient Name and Address
db	+ Jurdia C Garrett-Hill, 1112 San Jose Drive, Glendora, NJ 08029-1516

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2025 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Jurdia C Garrett-Hill yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;cfinnerty@goldmanlaw.org;Beslow.DavidR64764@notify.b estcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor CMG Mortgage Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor Freedom Mortgage Corporation kimberly.wilson@brockandscott.com wbecf@brockandscott.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5